

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-12633-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard
aka Marie R St. Phard, aka Marie R Saint
Phard, aka Marie R STPhard
762-764 Stuyvesant Avenue
Irvington, NJ 07111

Social Security No.:

xxx-xx-8898

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 12, 2017.

On 11/15/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: January 9, 2020
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 18, 2019

JAN: lc

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marie R ST-Phard
 Debtor

Case No. 17-12633-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 lm +Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277
 516639370 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
 516639371 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 516639378 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
 516743303 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
 516639380 Ditech, PO Box 6176, Rapid City, SD 57709-6176
 516639381 +Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277
 516639383 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)
 516639382 +First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 516639389 Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
 518449528 +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South,
 Attn BK Dept, Houston TX 77042-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2019 02:10:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2019 02:10:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516639369 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 02:10:17 Annie Sez,
 401 Hackensack Ave, Hackensack, NJ 07601-6411
 516639374 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 02:03:44
 Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
 516727039 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 19 2019 02:03:41
 CW Nexus Credit Card Holdings 1, LLC, c/o Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 516639372 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 02:03:44 Capital One,
 PO Box 30253, Salt Lake City, UT 84130-0253
 516872286 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 02:10:57 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516639375 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 02:10:16 Comenity Bank,
 PO Box 182789, Columbus, OH 43218-2789
 516639376 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 02:10:16 Comenity Bank/Annie Sez,
 995 W 122nd Avenue, Westminster, CO 80234-3417
 516639377 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 02:10:16 Comenity Bank/Brylane Home,
 PO Box 182789, Columbus, OH 43218-2789
 516639379 +E-mail/PDF: creditonebknofications@resurgent.com Nov 19 2019 02:05:18 Credit One Bank NA,
 PO Box 98875, Las Vegas, NV 89193-8875
 516771074 E-mail/Text: bankruptcy.bnc@ditech.com Nov 19 2019 02:10:01
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516639387 E-mail/Text: cio.bncmail@irs.gov Nov 19 2019 02:09:49 Internal Revenue Service,
 Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
 516789288 E-mail/PDF: resurgentbknofications@resurgent.com Nov 19 2019 02:05:24 LVNV Funding, LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516791617 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 19 2019 02:10:36 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516727038 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 19 2019 02:03:34 Merrick Bank,
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 516639388 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 19 2019 02:05:06 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 516889242 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 19 2019 02:18:14
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 516890334 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 19 2019 02:18:14
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 516756272 E-mail/Text: bnc-quantum@quantum3group.com Nov 19 2019 02:10:30
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 516639390 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 02:06:17 Synch, PO Box 965024,
 Orlando, FL 32896-5024
 516639391 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 02:04:54 Synch/Care Credit,
 PO Box 965036, Orlando, FL 32896-5036
 516639392 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 02:03:33 Synch/JC Penny, PO Box 965007,
 Orlando, FL 32896-5007
 516639393 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 02:06:17 Synch/Lowes, PO Box 956005,
 Orlando, FL 32896-0001
 516639394 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 02:04:56 Synch/Sleepys, PO Box 965036,
 Orlando, FL 32896-5036

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 40

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516639395 +E-mail/PDF: gecsed@recoverycorp.com Nov 19 2019 02:03:33 Syncb/Tjx Cos, PO Box 965005, Orlando, FL 32896-5005
516639396 E-mail/PDF: gecsed@recoverycorp.com Nov 19 2019 02:03:34 Syncb/Walmart, PO Box 965024, El Paso, TX 79998

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516639373* +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516639386* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 105572, Atlanta, GA 30348)
516639385* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724)
516639384* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081)
518449529* +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Attn BK Dept, Houston TX 77042-4546

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondclaw5622@gmail.com;courtemail789@gmail.com
Kevin Gordon McDonald on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Sindi Mncina on behalf of Creditor VRMTG Asset Trust smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8